

**UNITED STATES BANKRUPTCY COURT**  
**District of New Jersey**

IN RE: **Arbab H. Ullah**  
**Fatima A. Ullah**

Case No.: 17-26807

Judge: \_\_\_\_\_

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS - AMENDED**

☒ Original

☐ Modified/Notice Required

Date: \_\_\_\_\_

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
 CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS WILL BE AFFECTED.**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney BST

Initial Debtor: AHU

Initial Co-Debtor FAU

**Part 1: Payment and Length of Plan**

a. The debtor shall pay 200.00 Monthly to the Chapter 13 Trustee, starting on September 01, 2017 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_

- ☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_

- ☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

## Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

## Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Brian S. Thomas	Attorney Fees	1,800.00
State of New Jersey	Taxes and certain other debts	250.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

- ☒ None  
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
Bank of America Mortgage	11 Bedford Drive Egg Harbor Township, NJ 08234 Atlantic County	51,772.00	233,819.00	Ditech Financial, LLC - 260,962.00	No value	N/A	0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ■ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan □ NONE**

The following secured claims are unaffected by the Plan:

Creditor  
American Honda Finance  
Ditech Financial, LLC

**g. Secured Claims to be Paid in Full Through the Plan □ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
Synco/Amazon		1,472.00

**Part 5: Unsecured Claims ☒ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. **Separately Classified Unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases ☐ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Nissan Infinity LT	0.00	Monthly payments: \$0.00	NO Arrearage	0.00

**Part 7: Motions ☐ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be**

filed with the Clerk of Court when the plan and transmittal notice are served.

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. □ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Bank of America Mortgage	11 Bedford Drive Egg Harbor Township, NJ 08234 Atlantic County	51,772.00	233,819.00	Ditech Financial, LLC - 260,962.00	-27,143.00	51,772.00

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- Upon Confirmation  
□ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages

- 5) Priority Claims  
6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☒ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_.

Explain below **why** the plan is being modified: \_\_\_\_\_

Explain below **how** the plan is being modified: \_\_\_\_\_

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☐ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date _____	<u>/s/ Brian S. Thomas</u> <b>Brian S. Thomas</b> Attorney for the Debtor
Date: _____	<u>/s/ Arbab H. Ullah</u> <b>Arbab H. Ullah</b> Debtor
Date: _____	<u>/s/ Fatima A. Ullah</u> <b>Fatima A. Ullah</b> Joint Debtor

**Signatures**

The Debtor(s) and the attorney for the Debtor(s) if any, must sign this Plan.

Date _____	<u>/s/ Brian S. Thomas</u> <b>Brian S. Thomas</b> Attorney for the Debtor
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I certify under penalty of perjury that the above is true.

Date: _____	<u>/s/ Arbab H. Ullah</u> <b>Arbab H. Ullah</b> Debtor
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Date: \_\_\_\_\_

/s/ Fatima A. Ullah

**Fatima A. Ullah**

Joint Debtor

**Certificate of Notice Page 8 of 9**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Arbab H. Ullah  
 Fatima A. Ullah  
 Debtors

Case No. 17-26807-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf901

Page 1 of 2  
 Total Noticed: 55

Date Rcvd: Dec 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2017.

db/jdb  
 cr  
 517018247 +Arbab H. Ullah, Fatima A. Ullah, 11 Bedford Drive, Egg Harbor Township, NJ 08234-7907  
 +Vision Properties, Dandelion Plaza, LLC, 1147 S. White Horse Pike, Hammonton, NJ 08037-1023  
 +AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: American Honda Finance, 201 Little Falls Drive,  
 Wilmington, DE 19808)  
 517018246 +American Express, PO Box 981537, El Paso, TX 79998-1537  
 517115099 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 517018248 +Atlantic County Special Civil Part, 1201 Bacharach Boulevard, Atlantic City, NJ 08401-4510  
 517018249 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998)  
 517018251 Bazil Elahi, 1673 Neptune Terrace, Vineland, NJ 08360  
 517056318 +Bazil Elahi, Justin R. White Esq, Testa Heck Testa & White PA, 424 W. Landis Avenue,  
 Vineland NJ 08360-8111  
 517056618 +COLLEGE LOAN CORP on behalf of MHEAC, d/b/a ASA, Keith Coburn, MHEAC d/b/a ASA,  
 100 Cambridge Street, Suite 1600, Boston, MA 02114-2518  
 517018254 +Capital One, PO Box 30285, Salt Lake City, UT 84130-0285  
 517018255 +Charles H. Jones, IV, Esquire, PC, PO Box 1074, Hammonton, NJ 08037-5074  
 517018256 +Chase, PO Box 15298, Wilmington, DE 19850-5298  
 517018257 +Citi Cards, PO Box 6241, Sioux Falls, SD 57117-6241  
 517018258 Cornerstone/American Ed Services, PO Box 61047, Philadelphia, PA 19106  
 517199845 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 517018263 +Macys, PO Box 8218, Mason, OH 45040-8218  
 517018265 +NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366  
 (address filed with court: Nissan Infinity LT, 8900 Freeport Parkway, Irving, TX 75063)  
 Nissan, POB 660366, Dallas, TX 75266-0366  
 517029854 +Quality Asset Recovery, 7 Foster Avenue, Gibbsboro, NJ 08026-1191  
 517018266 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Taxation, PO Box 267,  
 Trenton NJ 08695-0267)  
 517088090 +TD Bank, 30 Montgomery Street Suite 1205, Jersey City NJ 07302-3835  
 517083315 +TD Bank, N.A., PO Box 16029, Lewiston, ME 04243-9507  
 517018270 +TD Bank/Target Credit, PO Box 673, Minneapolis, MN 55440-0673  
 517018272 +THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
 517018271 +Testa Heck et al, 424 Landis Avenue, Vineland, NJ 08360-8111  
 517145176 +Vision Properties, Dandelion Plaza, LLC, c/o Howard N. Sobel, P.A., 507 Kresson Road,  
 Voorhees, NJ 08043-9564  
 517018274 +WF Card Service, PO Box 14517, Des Moines, IA 50306-3517  
 517018273 +Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517  
 517138951 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438  
 517135259 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,  
 Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 14 2017 22:45:14 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 14 2017 22:45:11 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517018245 +E-mail/Text: bknotices@conduent.com Dec 14 2017 22:46:03 ACS Education Services,  
 501 Bleecker Street, Utica, NY 13501-2401  
 517026495 E-mail/Text: ebnbankruptcy@ahm.honda.com Dec 14 2017 22:45:20  
 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,  
 Irving, TX 75016-8088  
 517018253 +E-mail/PDF: ais.bmw.ebn@americaninfosource.com Dec 14 2017 22:51:45 BMW Finanacial,  
 PO Box 3608, Dublin, OH 43016-0306  
 517018252 +E-mail/Text: banko@berkscredit.com Dec 14 2017 22:44:56 Berks Credit and Collection,  
 PO Box 329, Temple, PA 19560-0329  
 517203329 +E-mail/Text: bankruptcy@cavps.com Dec 14 2017 22:45:25 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 517223159 +E-mail/Text: rwatters@pfsc.com Dec 14 2017 22:45:45 CircleBack Lending, Inc., County Bank,  
 PO Box 1719, Portland, OR 97207-1719  
 517018259 +E-mail/PDF: creditonebknotifications@resurgent.com Dec 14 2017 22:51:44 Credit One Bank,  
 PO Box 98873, Las Vegas, NV 89193-8873  
 517018260 E-mail/Text: mrdiscen@discover.com Dec 14 2017 22:44:35 Discover, PO Box 15316,  
 Wilmington, DE 19850  
 517028567 E-mail/Text: mrdiscen@discover.com Dec 14 2017 22:44:35 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 517071258 +E-mail/Text: DSLBKYP@discover.com Dec 14 2017 22:45:29 Discover Student Loans,  
 PO Box 30925, Salt Lake City, UT 84130-0925



District/off: 0312-1

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 55

Date Rcvd: Dec 14, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517018261 +E-mail/Text: DSLBKYP@discover.com Dec 14 2017 22:45:29 Discover Student Loans,  
PO Box 30948, Salt Lake City, UT 84130-0948  
517042011 E-mail/Text: bankruptcy.bnc@ditech.com Dec 14 2017 22:44:59  
Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
Rapid City, South Dakota 57709-6154  
517018262 +E-mail/Text: bankruptcy.bnc@ditech.com Dec 14 2017 22:44:59 Ditech Financial, LLC,  
PO Box 6172, Rapid City, SD 57709-6172  
517018264 +E-mail/Text: bankruptcy@nbtbank.com Dec 14 2017 22:45:29 NBT Bank, 20 Mohawk Street,  
Canajoharie, NY 13317-1144  
517181420 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 14 2017 23:11:05  
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067,  
Norfolk VA 23541  
517099502 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 14 2017 22:52:04  
Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541  
517181422 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 14 2017 22:52:04  
Portfolio Recovery Associates, LLC, c/o RCS Direct Marketing/Orchard Bank, POB 41067,  
Norfolk VA 23541  
517099443 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 14 2017 22:52:03  
Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541  
517018267 +E-mail/PDF: gecsedirecoverycorp.com Dec 14 2017 22:51:32 Synch/Amazon, PO Box 965013,  
Orlando, FL 32896-5013  
517018268 +E-mail/PDF: gecsedirecoverycorp.com Dec 14 2017 22:50:57 Synch/Lowe's, PO Box 965005,  
Orlando, FL 32896-5005  
517020202 +E-mail/PDF: gecsedirecoverycorp.com Dec 14 2017 22:51:32 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517018269 E-mail/Text: bankruptcy@td.com Dec 14 2017 22:45:17 TD Bank, PO Box 84037,  
Columbus, GA 31908

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517018250\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America Mortgage, 4161 Piedmont Parkway,  
Greensboro, NC 27410)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 16, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2017 at the address(es) listed below:

Brian S. Thomas on behalf of Debtor Arbab H. Ullah brian@brianthomaslaw.com  
Brian S. Thomas on behalf of Joint Debtor Fatima A. Ullah brian@brianthomaslaw.com  
Denise E. Carlson on behalf of Creditor Ditech Financial LLC dcarlson@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Howard N. Sobel on behalf of Creditor Vision Properties, Dandelion Plaza, LLC  
hsobel@sobellaw.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7